

VIRGINIA FINANCIAL INSTITUTION REPORTING PROJECT RESOURCE GUIDE



**Virginia Department of Social
Services
Adult Services Programs**

**7 North Eighth Street
Richmond, Virginia 23219**

April 2002; revised June 2004

ACKNOWLEDGEMENTS

This guide was developed with the assistance and expertise of the members of the Virginia Financial Institution Reporting Project Advisory Committee.

Special thanks to the Advisory Committee members:

- Barbara Allen, Director, Goochland Department of Social Services (DSS), Virginia Department of Social Services (VDSS)
- Alycia Altman, Virginia Commonwealth University Graduate Student
- Betty Bowden, VDSS Eastern Region Adult Services (AS) Program Consultant (retired)
- Michelle Bruno, State Director of Crime Prevention, Office of the Attorney General
- Venus Bryant, Administrative Specialist, VDSS Adult Services Program
- Myrna Burnett, Social Work Supervisor, Staunton-Augusta DSS
- Scott Danner, Assistant Director of Crime Prevention, Office of the Attorney General
- Wendy Emanuele, Senior Social Worker, Louisa County DSS
- Jane Eshagpoor, Policy Analyst, Office of the Secretary of Health and Human Resources
- Joseph M. Fahed, Vice President/Regional Security Director, SunTrust Mid-Atlantic
- William E. W. Frayser, Jr., Senior Vice President, Franklin Federal Savings and Loan
- Thomas J. Gallagher, President and Chief Executive Officer, Better Business Bureau of Central Virginia
- Edith Gravely, Coordinator of Volunteer Guardianship Program, Aging and Disability Services, Arlington Department of Human Services
- Millie Hampton, Service Aide II, Middlesex DSS
- Henry Handy, Jr., Chief Financial Executive, Vice President of Corporate Security, Bank of America
- Ann K. Hedgepeth, State Legislative Committee, AARP
- Barbara Jenkins, VDSS Central Region AS Program Consultant
- Susan Rosser Jones, Social Work Supervisor, Campbell County DSS
- Robert Knapp, Police Officer, Fairfax Police Department
- Ray Lamura, Director of Legislative Affairs, Virginia Bankers Association
- Cindy Lee, VDSS Virginia Caregivers Grant Program Consultant

- William L. Lukhard, State Legislative Committee, AARP
- Thomas C. Robertson, President, Virginia Securities Association
- Steve Schneider, J.D., Criminal Justice Liaison, State of Oregon
- Liz Smith, Social Worker, Richmond County DSS
- Terry A. Smith, VDSS Adult Services Programs Manager
- David Stasko, VDSS Northern Region AS Program Consultant
- Phil Stinchcomb, Insurance Agent, Professional Insurance Agents of Virginia and DC
- Susan VanHorn, Adult Services Supervisor, Chesapeake DSS
- Chuck Wall, Attorney, Williams Mullen

Project Manager for the Virginia FIR Project is Marjorie Marker, VDSS Adult Services Program Consultant.

The Virginia FIR Project Advisory Committee wishes to acknowledge generous support from the State of Oregon, the State of Massachusetts Bank Reporting Project, the Virginia Bank Security Association of Tidewater, Bank of America, and the Virginia Bankers Association.

A MESSAGE FROM THE ADVISORY COMMITTEE

The Virginia Financial Institution Reporting Project has developed a training tool kit to implement the project. This information will assist staff to begin or enhance coordinated training efforts with banks, credit unions, securities firms, savings institutions, insurance companies, Adult Protective Services, and law enforcement. All written materials may be copied. The videotape may be replicated as long as the source (State of Oregon Department of Human Services) is noted.

The tool kit contains:

- This resource guide
- Brochures for financial institutions and customers
- A videotape developed by the State of Oregon
- A PowerPoint presentation
- Quick reference poster for financial institutions

A disk is included with the above information (except the videotape) to be used or copied as needed.

We would also like to express our gratitude to the following for their support and contributions to this project:

- AARP
- Better Business Bureau of Central Virginia
- Office of the Secretary of Health and Human Resources
- Professional Insurance Agents of Virginia and DC
- Regional and Local Offices of the Department of Social Services
- TRIAD/Office of the Attorney General
- Virginia Bank Security Association of Tidewater
- Virginia Bankers Association
- Virginia Coalition for the Prevention of Elder Abuse
- Virginia Credit Union League
- Virginia Securities Association

If you have questions about this tool kit, its use, or the FIR Project, please contact Terry A. Smith or Marjorie Marker at 804-726-7533.

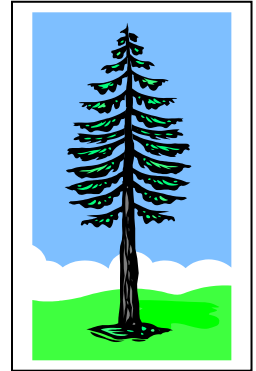
***REMEMBER, stopping financial exploitation stops a crime.
And, it's the right thing to do.***

PREFACE

SEEDS OF FORTUNE: Journey of a Fir Tree Seedling

How does a fir tree cross a desert? By winning a lottery.

The place is Wind Whistle in southeastern Utah, just a stone's throw from Canyonlands National Park. Tucked into the deep shadow of a north-facing cliff grow three Douglas fir trees, the largest more than two feet in diameter and nearly a hundred feet tall. The trees might not have attracted my attention but for one thing: Wind Whistle is in sagebrush desert, and these firs are a long way from their nearest kin. While the site obviously suits the trees, their presence here tells much about the sweepstakes character of long-distance seed dispersal, one of the great gambles in the life of a plant.



Seed dispersal is no less important to the success of a plant than are its germination, growth, and flowering. It is the sole means by which plants track shifting resources in an ever changing landscape. And autumn is the best time to view plants' strategies for getting around. A walk through the woods and tall meadows at this time of year reveals an abundance of architectural innovations for spreading seeds: the fluttering samaras of ashes and maples; the winged nutlets of birches, alders, and conifers; the sticky coating of mistletoe; the sweet berries of heaths; the wind-borne plumes of asters and milkweed; the explosive pods of jewelweed; the clinging spikes of beggar-ticks; the minute, dustlike seeds of bellflowers and orchids; and on and on. It's a display of extraordinary beauty and purpose, but despite their elaborate structures and their adaptations to specific agents of transport, seeds are often ill fated. Long-distance dispersal, it turns out, is much like a lottery.

Though I can see where my Douglas firs might have come from--the hazy blue slopes of the La Sal Mountains rise sharply from the plateau on the distant horizon--getting seeds from there to here would have presented a problem. The valley between is broad, about twenty-five miles across, and the seed of a Douglas fir is not well equipped to travel that distance. It is winged enough to be carried beyond the shadow of its parent tree, but experimental evidence suggests that drift farther than two or three tree lengths is improbable. But that's always the rub for wind-transported seeds. Most of them alight on the ground close to their origin or get

snagged in nearby growth. Even for some of the most buoyant plumed or dust seeds (in some species weights of the latter approach one-millionth of an ounce), a half mile can be a long haul. Thus the real pioneering excursions by plants, including those with winged seeds, usually require outside help.

The best opportunity for long-distance transport to suitable new territory seems to lie in getting picked up and carried by an animal, partly because animals tend to move between similar habitats and the plant has already proved successful in at least one of these places. A good way for a plant to get itself transported by an animal is to barter a nutritional reward, such as the juicy pulp of a fruit, in exchange for a lift--an evolutionary tactic that works for a great number of plant families. In most cases, however, this mode of transport seldom carries seeds very far. Except during migratory flight, the combination of an animal's limited foraging range and the usual rate of passage for food moving through its gut generally results in a seed's being defecated within a few hundred feet of where it was consumed.

(Surprisingly, some carnivores provide an exception. Bears, coyotes, and pine martens, for example, frequently ingest berries when available and then move the seeds considerable distances by virtue of their large territories. Food-caching specialists, such as jays and nutcrackers, may also transport seeds a few miles, where they are often buried and not recovered.) For most plants, then, the best bet may be to sidestep the expense of nutritional enticement and just attach their seeds directly to an animal. Although propagules such as the familiar burdock and beggar-tick must still await a chance encounter with a passing animal, once affixed, the clinging seeds may be carried, undiscovered, quite far by a bird or large mammal, especially a long-distance migrant, before finally being groomed off.

Dispersal by attachment is not always a matter of design, however. While a number of seeds possess hooks, barbs, or viscid substances for a quick stick, many small seeds without special anatomical adaptations can get caught up in fur, feathers, and feet. In *Origin of Species*, Charles Darwin recounts having been sent a specimen of a red-legged partridge with considerable dried mud on its feet. He removed the mud, moistened it, placed it under a bell jar, and subsequently germinated no fewer than eighty-two seeds. The most telling tale, though, comes from Macquarie Island, some 600 miles out to sea between New Zealand and Antarctica. All of the thirty-five terrestrial plant species on Macquarie are animal dispersed, mostly via adhesive propagules. The floras of the Cocos, Galapagos, and Hawaiian Islands, too, are mostly the result of animal dispersal, although ocean drift has contributed significantly to seed arrival, with wind only a minor player.

Pondering again the origin of the three marooned Douglas firs, I recalled once seeing, on a crisp fall day, a flock of Cassin's finches dismembering ripe subalpine fir cones while a steady rain of seeds fluttered to the ground. It was not hard to imagine one of those little packets of life, encased in its own papery sail, flying on the wings of a bird to distant soil. But though the colonization of a faraway place is a momentous development for a plant species, it is also a rare outcome of seed dispersal.

The successful establishment of a single plant, let alone a plant population, in a new neighborhood is a game of formidable odds--a matter of chance events played out on a field of ever changing boundaries and conditions. Yet, as those three tall trees attest, in the seed dispersal sweepstakes, as elsewhere, small odds occasionally turn up big winners.

From Natural History, October 01 2000 by Peter J. Marchand

TABLE OF CONTENTS

Introduction	1
Virginia Adult Protective Services Program	1
The Virginia Financial Institution Reporting Project Advisory Committee	2
Training Tool Kit	3
How to Report Suspected Financial Exploitation	3
Investigations of Reports: What Happens Next?	4
How to Participate in the Project	4
Suggested Customer Outreach Programs	5
Project Evaluation	5
Summary	6

APPENDICES

- A. Brochure for Financial Institutions
- B. Brochure for Customers
- C. Quick Reference Poster for Financial Institutions
- D. Selections from the Adult Protective Services Section of the *Code of Virginia*
- E. Financial Exploitation Case Studies
- F. PowerPoint Presentation
- G. Sample Letter from Adult Protective Services to Local Financial Institutions
- H. Suggestions for Developing a Financial Exploitation Intervention Program
- I. Sample Exploitation Report Form
- J. Types of Financial Exploitation
- K. Signs of Financial Exploitation
- L. Tips for Interviewing Vulnerable Adults
- M. Certificate of Achievement
- N. Tool Kit Order Form
- O. Letters of Support from our Partners
- P. Local Departments of Social Services/Adult Protective Services Contacts
- Q. Virginia Financial Institution Reporting Project Advisory Committee

INTRODUCTION

Senior citizens and persons with a disability are targeted for financial exploitation because they are often socially isolated or dependent on others for assistance. Exploitation can take the form of a con artist, a bogus charity, an unscrupulous contractor, or even a family member, caregiver, or acquaintance. Whatever form it takes, financial exploitation often surfaces in financial institutions and can result in the depletion of a victim's lifetime savings.

Financial institutions are in the position to have early (and often the only) knowledge of ongoing financial exploitation of vulnerable adults. Employees build relationships with customers they see frequently or have known for a long time. They are on the front lines to notice possible financial exploitation of vulnerable persons by relatives, friends, and acquaintances. They are also well informed about quick scams by con artists and consumer fraud. Financial institution staff administers accounts, trusts, and other financial assets, possessing knowledge that is invaluable in advising customers about protecting assets.

VIRGINIA ADULT PROTECTIVE SERVICES PROGRAM

The Virginia Department of Social Services (VDSS) Adult Protective Services (APS) Program, through 120 local departments of social services, receives allegations of adult abuse, neglect, and exploitation and conducts a prompt and thorough investigation. VDSS is the only entity in the Commonwealth of Virginia mandated to accept and investigate reports of adult abuse, neglect, or exploitation. See Appendix D for specific *Code of Virginia* citations related to the Virginia APS Program.

State statute defines APS target populations as persons aged 60 years of age and older (also referred to as "elderly persons" in this document) and adults with a disability who are 18 years of age and older. These target populations are also referred to as "vulnerable adults" in the statute.

The 2001 Session of the Virginia General Assembly passed House Bill 1581, sponsored by Delegate Phillip A. Hamilton, which states,

“Any financial institution that suspects that an adult customer has been exploited financially may report such suspected exploitation to the local department of the county or city wherein the adult resides or where the exploitation is believed to have occurred. Such a complaint may be oral or in writing. For purposes of this section, a financial institution means any bank, savings institution, credit union, securities firm, or insurance company.”

This legislation allows financial institutions, as defined above, to report on a voluntary basis suspected cases of financial exploitation and be immune from civil or criminal liability.

Many people have heard about “stranger exploitation,” including scams and consumer fraud targeting vulnerable adults. This statewide coordinated effort is being made to help reporters of financial exploitation understand the enormity of the unseen exploitation of vulnerable adults by family members, friends, fiduciaries, and caregivers.

Education on adult financial exploitation is integral to prevention. Financial institutions, like all businesses, depend on the goodwill of their customers. It is hoped that financial institutions will implement the project as a customer service. Swift intervention in these cases is imperative as accounts and assets can be depleted quickly.

THE VIRGINIA FINANCIAL INSTITUTION REPORTING PROJECT ADVISORY COMMITTEE

In March 2001, an advisory committee was convened to implement the Virginia Financial Institution Reporting (FIR) Project. A partnership was created with the financial community, APS, and others who are concerned about this problem of financial exploitation of the elderly and adults with a disability. A list of advisory committee members is found in Appendix Q.

The Virginia FIR Project is a collaborative public/private statewide initiative to prevent financial exploitation of vulnerable adults. Led by the VDSS Adult Services Programs, it joined the resources of the following organizations:

- AARP

- Better Business Bureau of Central Virginia
- Local and regional VDSS offices
- Office of the Secretary of Health and Human Resources
- Professional Insurance Agents of Virginia and DC
- TRIAD/Office of the Attorney General
- Virginia Bank Security Association of Tidewater
- Virginia Bankers Association
- Virginia Coalition for the Prevention of Elder Abuse
- Virginia Credit Union League
- Virginia Securities Association

The goal of the Virginia FIR Project is to establish a commitment to prevention and a timely response by financial institutions to financial exploitation of vulnerable adults. The Project's purpose is to educate financial institution employees to recognize financial exploitation and to report it to the appropriate authorities. Swift investigation and intervention in cases of financial exploitation are essential to protect the financial security of vulnerable adults. The Project encourages cooperation and collaboration between financial institutions, APS, and law enforcement in Virginia.

The fir tree logo includes the initials of the project (i.e., Financial Institution Reporting) and represents an evergreen tree that stands firm in its foundation.

TRAINING TOOL KIT

The Virginia FIR Project Advisory Committee has developed a tool kit of training materials. These materials will be distributed to every local department of social services APS program, the area agencies on aging, and to our financial institution partners. Tool kits will be made available, at cost, to others who request them.

The training tool kit consists of the following:

- Virginia FIR Project Guide (i.e., this document)
- Brochures for customers and financial institutions modeled after those made possible by the Virginia Bank Security Association of Tidewater and Bank of America
- Videotape developed by the State of Oregon
- PowerPoint presentation with disk*
- Quick reference poster for financial institutions

To request copies of the tool kit or to order any parts (brochures, videotape, presentation with disk) separately, please use the order form in Appendix N. Local department of social services APS programs may request additional brochures at no charge.

*The disk will also contain this resource guide video script.

HOW TO REPORT SUSPECTED FINANCIAL EXPLOITATION

If financial exploitation of a vulnerable adult is suspected, report it to the local department of social services immediately. A list of local department of social services APS contacts is found in Appendix P. Reporters should make available to APS staff conducting the investigation any records or reports that can document the basis for the report. Persons who make a report or provide records or information or who testify in any judicial proceeding arising from a report are immune from any civil or criminal liability unless the reporter acted in bad faith or with a malicious purpose. Reporters do not need firm proof that financial exploitation is occurring. Suspicion, not proof, is adequate for a report. Reports may be made to APS anonymously. Reports can be made 24 hours a day, 7 days a week, to the Virginia APS Hotline at 1-888-832-3858 or during regular business hours to the local department of social services.

Reports of suspected financial exploitation of vulnerable adults should be made orally to the financial institution's designated personnel. The person reporting the alleged exploitation should document details of the case in writing as a record for both the financial institution and APS. A sample reporting form that financial institutions may choose to use is shown in Appendix I. Financial institutions may already have procedures in place for reporting suspicious situations through a chain of command. If not, they should ensure that a reporting protocol is established and followed. The brochure entitled "*Prevent Financial Exploitation in Virginia: A Guide for Financial Institutions*" (Appendix A) and the *Quick Reference Poster for Financial Institutions* (Appendix C) may assist employees to readily know where to call.

INVESTIGATIONS OF REPORTS: WHAT HAPPENS NEXT?

The financial institution places the call to APS, and APS staff will ask about the details of the situation. A financial institution may be asked to provide a complete description of the incident to assist in an investigation. All relevant

documents and records may be requested. The APS worker will make an unannounced visit to the alleged victim (unless circumstances make this unadvisable) and contact anyone who may have additional information. The alleged victim will be interviewed alone when possible. APS may ask law enforcement to join in the investigation. In most cases, APS will make the contact with law enforcement; however, if the financial institution staff believes that the adult is in danger, the financial institution staff should contact law enforcement as well as APS.

APS staff will determine if there is wrongdoing, offer assistance to the alleged victim, and take steps, with the financial institution, to correct the situation. The adult's right to self-determination is a priority in the investigation.

The complainant's name and the investigation report are confidential unless a court orders that it be released. Services offered to the adult can include, but are not limited to, case management, assistance with financial, legal, housing, or medical needs, and in-home care. If a crime has been committed, APS will work with law enforcement and the legal system on possible prosecution and restitution.

Local APS program staff will work with the reporter of a financial institution and can provide information regarding the disposition of a report of suspected exploitation. Dispositions of cases may be classified as one of the following: needs protective services and accepts, needs protective services and refuses, need for protective services is resolved or no longer exists, pending, and unfounded.

HOW TO PARTICIPATE IN THE PROJECT

Financial institutions in the Commonwealth are encouraged to participate in the Virginia FIR Project by:

- ***Training*** employees to identify abuse and exploitation.
- ***Reporting*** suspected financial exploitation to APS programs in the local departments of social services and law enforcement, as appropriate.
- ***Cooperating*** with investigations in releasing information to APS.

- **Preventing** exploitation by providing information to vulnerable adults and strengthening public awareness of the issue.

Suggestions for developing or enhancing financial exploitation intervention programs in financial institutions are listed in Appendix H.

It is hoped that local APS staff and financial institution staff will coordinate training efforts and build a rapport with each other before an incident of financial exploitation occurs. Many localities have already begun to collaborate.

SUGGESTED CUSTOMER OUTREACH PROGRAMS

Financial institutions may wish to develop customer outreach programs to educate their customers regarding financial exploitation and the institution's participation in the reporting project. Some suggested action steps include:

- Display educational material in lobbies, offices, and reception areas, such as the brochure entitled *Prevention of Financial Exploitation in Virginia: A Guide for Seniors and Adults with a Disability* (see Appendix B).
- Develop and display signs or notices in common areas that inform customers of the financial institution's participation in the reporting project and educate customers about financial exploitation.
- Include the consumer brochure or other educational material in statements to inform customers of participation in the reporting project and to educate customers about financial exploitation.
- Publicize the financial institution's participation in the Virginia FIR Project through press releases or advertisements.

PROJECT EVALUATION

In Fiscal Year 2001 (June 1, 2001 to May 31, 2002), there were close to 11,000 reports of adult abuse, neglect, and/or exploitation received by the local departments of social services. Of those, 315 cases were financial exploitation cases.

The number of reports of financial exploitation will be analyzed to determine how effective this project has been. Data that will be monitored and evaluated by the Adult Services Program in the State Office include:

- Number of exploitation cases reported
- Number of exploitation cases reported by financial institutions
- Number of training sessions offered by local departments of social services
- Number of requests for training materials

With the exception of requests for training materials, these data will be requested from local departments of social services at the time of the next annual Adult Services survey. Data analysis will be reported in the next Annual Adult Services Program Report.

SUMMARY

We want to make it difficult for vulnerable adults to be financially exploited. Early detection of financial exploitation is critical. Exploitation can be stopped once it is discovered. Recovery of stolen funds is more difficult. Perpetrators of financial abuse are rarely held accountable. Financial institutions play a pivotal role in the entire process of identifying, preventing, investigating, and prosecuting cases of financial exploitation against vulnerable adults.

By partnering with financial institutions, we can all make the elderly and Virginians with a disability a little safer from financial exploitation. Help us to stop financial exploitation of vulnerable adults in the Commonwealth.

Stopping financial exploitation stops a crime. And, it's the right thing to do.

**TO REPORT SUSPECTED FINANCIAL
EXPLOITATION** or other kinds of abuse to the
elderly or adults with a disability, call your local
department of social services or the Virginia
Department of Social Services'
24-hour, toll-free Adult Protective Services hotline at:

1-888-832-3858

APPENDIX A

BROCHURE FOR FINANCIAL INSTITUTIONS

APPENDIX B

BROCHURE FOR CUSTOMERS

APPENDIX C

QUICK REFERENCE POSTER FOR FINANCIAL INSTITUTIONS



***Virginia Department of
Social Services
Adult Services Programs
7 North Eighth Street
Richmond, Virginia 23219***

TO REPORT SUSPECTED FINANCIAL EXPLOITATION,
or other kinds of abuse to the elderly or adults with a
disability, call the Virginia Department of Social Services'
24-hour, toll-free hotline at:

————— **Hotline: 1-888-832-3858** —————

You may also call the Adult Protective Services (APS)
Program at your local department of social services to
report suspected cases or to request information about
recognizing and reporting financial exploitation in Virginia.

APS provides protective services designed to investigate
financial exploitation of vulnerable adults. Your report can
be anonymous.

Be aware of reporting protocols within your organization.

Your call can make the difference in preserving a
vulnerable adult's financial independence.

APPENDIX D

SELECTIONS FROM ADULT PROTECTIVE SERVICES SECTION OF THE *CODE OF VIRGINIA*

CHAPTER 749

An Act to amend and reenact §§ 63.2-1603 through 63.2-1606, 63.2-1608, 63.2-1609, and 63.2-1610 of the Code of Virginia, and to repeal § 63.2-1607 of the Code of Virginia, relating to adult protective services; penalties.

[H 952]

Approved April 12, 2004

Be it enacted by the General Assembly of Virginia:

1. That §§ [63.2-1603](#) through [63.2-1606](#), [63.2-1608](#), [63.2-1609](#), and [63.2-1610](#) of the Code of Virginia are amended and reenacted as follows:

§ [63.2-1603](#). Protection of adults; definitions.

As used in this article:

"Adult" means any person ~~eighteen-60 years of age or older, or any person 18 years of age and or~~ older who is incapacitated and ~~any qualifying person sixty years of age and older, who, in either case, both of whom reside~~ *resides* in the Commonwealth; provided, however, "adult" may include ~~incapacitated or~~ qualifying nonresidents who are temporarily in the Commonwealth and who are in need of temporary or emergency protective services.

"Emergency" means that an adult is living in conditions that present a clear and substantial risk of death or immediate and serious physical harm to himself or others.

"Incapacitated person" means any adult who is impaired by reason of mental illness, mental retardation, physical illness or disability, advanced age or other causes to the extent that the adult lacks sufficient understanding or capacity to make, communicate or carry out responsible decisions concerning his or her well-being.

§ [63.2-1604](#). Establishment of Adult Protective Services Unit; powers and duties.

There is hereby created the Adult Protective Services Unit within the Adult Services Program in the Department, which, *in coordination with adult protective services programs in the local departments*, shall have the following powers and duties:

1. To support, strengthen, and evaluate adult protective services programs at local departments;
2. To assist in developing and implementing programs ~~aimed at responding to~~ *respond to* and ~~preventing-prevent~~ adult abuse, neglect or exploitation;
3. To prepare, disseminate, and present educational programs and materials on adult abuse, neglect and exploitation *to mandated reporters and the public*;
4. ~~To develop and provide educational programs and materials to persons who are required by law to make reports of adult abuse, neglect, and exploitation under this chapter;~~

~~5.~~ To establish minimum standards of training and provide educational opportunities to qualify social workers in the field of adult protective services to determine whether reports of adult abuse, neglect, or exploitation are substantiated. The Department shall establish, and the Board shall approve, a uniform training program for adult protective services workers in the Commonwealth. All adult protective services workers shall complete such training within one year from the date of implementation of the training program or within the first year of their employment;

~~6~~ 5. To develop policies and procedures to guide the work of persons in the field of adult protective services;

~~7~~ 6. To prepare and disseminate statistical information on adult protective services in Virginia;

~~8~~ 7. To *operate the adult protective services 24-hour toll-free hotline and provide training and technical assistance to the adult protective services twenty-four hour toll-free hotline staff; and*

~~9~~ 8. To provide coordination among the adult protective services program and other state ~~social services, medical and legal agencies; and~~

9. To work collaboratively with other agencies in the Commonwealth to facilitate the reporting and investigation of suspected adult abuse, neglect, or exploitation.

§ [63.2-1605](#). Protective services for adults by local departments.

A. Each local board, to the extent that federal or state matching funds are made available to each locality, shall provide, subject to supervision of the Commissioner and in accordance with regulations adopted by the Board, adult protective services for ~~persons~~ *adults* who are found to be abused, neglected or exploited and who meet one of the following criteria: (i) the ~~person~~ *adult* is ~~sixty~~ *60* years of age or older or (ii) the ~~person~~ *adult* is *18 years of age or older and is incapacitated and has no relative or other person able, available and willing to provide guidance, supervision or other needed care.* The requirement to provide such services shall not limit the right of any individual to refuse to accept any of the services so offered, except as provided in § [63.2-1608](#).

B. *Upon receipt of the report pursuant to § [63.2-1606](#), the local department shall determine the validity of such report and shall initiate an investigation within 24 hours of the time the report is received in the local department. Local departments shall consider valid any report meeting all of the following criteria: (i) the subject of the report is an adult as defined in this article, (ii) the report concerns a specific adult and there is enough information to locate the adult, and (iii) the report describes the circumstances of the alleged abuse, neglect, or exploitation.*

C. *The local department shall refer any appropriate matter and all relevant documentation to the appropriate licensing, regulatory, or legal authority for administrative action or criminal investigation.*

D. *If a local department is denied access to an adult for whom there is reason to suspect the need for adult protective services, then the local department may petition the circuit court for an order allowing access or entry or both. Upon a showing of good cause supported by an affidavit or testimony in person, the court may enter an order permitting such access or entry.*

E. In any case of suspected adult abuse, neglect, or exploitation, local departments, with the informed consent of the adult or his legal representative, may take or cause to be taken photographs, video recordings, or appropriate medical imaging of the adult and his environment as long as such measures are relevant to the investigation and do not conflict with § [18.2-386.1](#).

F. Local departments shall foster the development, implementation, and coordination of adult protective services to prevent adult abuse, neglect, and exploitation.

G. Local departments shall not investigate allegations of abuse, neglect, or exploitation of adults incarcerated in state correctional facilities.

H. Local departments shall notify the local law-enforcement agency where the adult resides, or where the alleged abuse, neglect, or exploitation took place, or if these places are unknown, then where the alleged abuse, neglect, or exploitation was discovered, when in receipt of a report describing any of the following:

- 1. Sexual abuse as defined in § [18.2-67.10](#);*
- 2. Death, serious bodily injury or disease as defined in § [18.2-369](#) that is believed to be the result of abuse or neglect; or*
- 3. Any other criminal activity involving abuse or neglect that places the adult in imminent danger of death or serious bodily harm.*

I. The report and evidence received by the local department and any written findings, evaluations, records, and recommended actions shall be confidential and shall be exempt from disclosure requirements of the Virginia Freedom of Information Act (§ [2.2-3700](#) et seq.), except that such information may be disclosed to persons having a legitimate interest in the matter in accordance with §§ [63.2-102](#) and [63.2-104](#) and pursuant to official interagency agreements or memoranda of understanding between state agencies.

§ [63.2-1606](#). Protection of aged or incapacitated adults; mandated and voluntary reporting.

A. Matters giving reason to suspect the abuse, neglect or exploitation of adults shall be reported by immediately upon the reporting person's determination that there is such reason to suspect. Medical facilities inspectors of the Department of Health are exempt from reporting suspected abuse immediately while conducting federal inspection surveys in accordance with § 1846 of Title XVIII and Title XIX of the Social Security Act, as amended, of certified nursing facilities as defined in § [32.1-123](#). Reports shall be made to the local department or the adult protective services hotline in accordance with requirements of this section by the following persons acting in their professional capacity:

1. Any person licensed to practice medicine or any of the healing arts, any hospital resident or intern, any person employed in the nursing profession, any, certified, or registered by health regulatory boards listed in § [54.1-2503](#), with the exception of persons licensed by the Board of Veterinary Medicine;

2. Any mental health services provider as defined in § [54.1-2400.1](#);

3. Any emergency medical services personnel certified by the Board of Health pursuant to § [32.1-111.5](#);

4. Any guardian or conservator of an adult;

5. Any person employed by or contracted with a public or private agency or facility and working with adults; in an administrative, supportive or direct care capacity;

6. Any person providing ~~full-time or part-time~~ full, intermittent or occasional care to ~~adults~~ an adult for ~~pay on a regularly scheduled basis~~, any person employed as a social worker, any mental health professional and any compensation, including but not limited to, companion, chore, homemaker, and personal care workers; and

7. Any law-enforcement officer, ~~in his professional or official capacity, who has reason to suspect that an adult is an abused, neglected or exploited adult.~~

B. The report shall be made ~~immediately in accordance with subsection A~~ to the local department of the county or city wherein the adult resides or wherein the adult abuse, neglect or exploitation is believed to have occurred ~~or to the adult protective services hotline. Nothing in this section shall be construed to eliminate or supersede any other obligation to report as required by law. If neither locality is known, then the report shall be made to the local department of the county or city where the adult abuse, neglect, or exploitation was discovered. If the information is received by a staff member, resident, intern or nurse in the course of professional services in a hospital or similar institution, such person may, in place of the report, immediately notify the person in charge of the institution or department, or his designee, who shall make such report forthwith. If a person required to report under this section receives information regarding abuse, neglect or exploitation while providing professional services in a hospital, nursing facility or similar institution, then he may, in lieu of reporting, notify the person in charge of the institution or his designee, who shall report such information, in accordance with the institution's policies and procedures for reporting such matters, immediately upon his determination that there is reason to suspect abuse, neglect or exploitation.~~ Any person required to make the report or notification required by this subsection shall do so either orally or in writing and shall disclose all information that is the basis for the suspicion of adult abuse, neglect or exploitation. Upon request, any person required to make the report shall make available to the adult protective services worker and the local department investigating the reported case of adult abuse, neglect or exploitation any information, records or reports which document the basis for the report. All persons required to report suspected adult abuse, neglect or exploitation ~~who maintain a record of a person who is the subject of such a report~~ shall cooperate with the investigating adult protective services worker of a local department and shall make information, records and reports which are relevant to the investigation available to such worker to the extent permitted by state and federal law.

~~B. The report required by subsection A shall be reduced to writing within seventy-two hours by the director of the local department on a form prescribed by the Board.~~

C. Any person required to make a report pursuant to subsection A who has reason to suspect that an adult has been sexually abused as that term is defined in § [18.2-67.10](#), and any person in charge of a hospital or similar institution, or a department thereof, who receives such information from a staff member, resident, intern or nurse, also shall immediately report the matter, either orally or in

~~writing, to the local law enforcement agency where the adult resides or the sexual abuse is believed to have occurred, or if neither locality is known, then where the abuse was discovered. The person making the report shall disclose and, upon request, make available to the law enforcement agency all information forming the basis of the report.~~

~~D C.~~ Any financial institution ~~that staff who~~ suspects that an adult customer has been exploited financially may report such suspected exploitation to the local department of the county or city wherein the adult resides or wherein the exploitation is believed to have occurred ~~or to the adult protective services hotline. Such a complaint may be oral or in writing.~~ For purposes of this section, ~~a~~ financial institution ~~staff~~ means any *employee of a bank, savings institution, credit union, securities firm, accounting firm, or insurance company.*

~~E D.~~ Any person other than those specified in subsection A who suspects that an adult is an abused, neglected or exploited adult may report the matter to the local department of the county or city wherein the adult resides or wherein the abuse, neglect or exploitation is believed to have occurred ~~or to the adult protective services hotline. Such a complaint may be oral or in writing.~~

~~F E.~~ Any person who makes a report or provides records or information pursuant to subsection A, ~~C or D or E,~~ or who testifies in any judicial proceeding arising from such report, records or information, ~~or who takes or causes to be taken with the adult's or the adult's legal representative's informed consent photographs, video recordings, or appropriate medical imaging of the adult who is subject of a report~~ shall be immune from any civil or criminal liability on account of such report, records, information, ~~photographs, video recordings, appropriate medical imaging~~ or testimony, unless such person acted in bad faith or with a malicious purpose.

F. An employer of a mandated reporter shall not prohibit a mandated reporter from reporting directly to the local department or to the adult protective services hotline. Employers whose employees are mandated reporters shall notify employees upon hiring of the requirement to report.

G. Any person 14 years of age or older who makes or causes to be made a report of adult abuse, neglect, or exploitation that he knows to be false shall be guilty of a Class 4 misdemeanor. Any subsequent conviction of this provision shall be a Class 2 misdemeanor.

~~All law enforcement departments and other state and local departments, agencies, authorities and institutions shall cooperate with each adult protective services worker of a local department in the detection and prevention of adult abuse, neglect or exploitation.~~

~~H.~~ Any person who ~~is found guilty of failing~~ fails to make a required report or notification pursuant to subsection A ~~or C, within twenty-four hours of having the reason to suspect abuse,~~ shall be ~~fin~~ed ~~subject to a civil penalty of~~ not more than \$500 for the first failure and not less than \$100 nor more than \$1,000 for any subsequent failures. *Civil penalties under subdivision A 7 shall be determined by a court of competent jurisdiction, in its discretion. All other civil penalties under this section shall be determined by the Commissioner or his designee. The Board shall establish by regulation a process for imposing and collecting civil penalties, and a process for appeal of the imposition of such penalty pursuant to § [2.2-4026](#) of the Administrative Process Act.*

I. Any mandated reporter who has reasonable cause to suspect that an adult died as a result of abuse or neglect shall immediately report such suspicion to the appropriate medical examiner and

to the appropriate law-enforcement agency, notwithstanding the existence of a death certificate signed by a licensed physician. The medical examiner and the law-enforcement agency shall receive the report and determine if an investigation is warranted. The medical examiner may order an autopsy. If an autopsy is conducted, the medical examiner shall report the findings to law enforcement, as appropriate, and to the local department or to the adult protective services hotline.

J. No person or entity shall be obligated to report any matter if the person or entity has actual knowledge that the same matter has already been reported to the local department or to the adult protective services hotline.

K. All law-enforcement departments and other state and local departments, agencies, authorities and institutions shall cooperate with each adult protective services worker of a local department in the detection, investigation and prevention of adult abuse, neglect and exploitation.

§ [63.2-1608](#). Involuntary adult protective services.

A. If an adult lacks the capacity to consent to receive adult protective services, these services may be ordered by a court on an involuntary basis through an emergency order pursuant to § [63.2-1609](#) or ~~through the appointment of~~ by a guardian or conservator appointed pursuant to Article 1.1 (§ [37.1-134.6](#) et seq.) of Chapter 4 of Title 37.1.

B. In ordering involuntary adult protective services, the court shall authorize only that intervention which it finds to be least restrictive of the adult's liberty and rights, while consistent with his welfare and safety. The basis for such finding shall be stated in the record by the court.

C. The adult shall not be required to pay for involuntary adult protective services, unless such payment is authorized by the court upon a showing that the person is financially able to pay. In such event the court shall provide for reimbursement of the actual costs incurred by the local department in providing adult protective services, excluding administrative costs.

§ [63.2-1609](#). Emergency order for adult protective services.

A. Upon petition by the local department to the circuit court, the court may issue an order authorizing the provision of adult protective services on an emergency basis to an adult after finding on the record, based on a ~~greater weight preponderance~~ of the evidence, that:

1. The adult is incapacitated;
2. An emergency exists;
3. The adult lacks the capacity to consent to receive adult protective services; and
4. The proposed order is substantially supported by the findings of the local department ~~which that~~ has investigated the case, or if not so supported, there are compelling reasons for ordering services.

B. In issuing an emergency order, the court shall adhere to the following limitations:

1. Only such adult protective services as are necessary to improve or correct the conditions creating the emergency shall be ordered, and the court shall designate the approved services in its order. In ordering adult protective services the court shall consider the right of a person to rely on nonmedical remedial treatment in accordance with a recognized religious method of healing in lieu of medical care.

2. The court shall specifically find in the emergency order whether hospitalization or a change of residence is necessary. Approval of the hospitalization or change of residence shall be stated in the order. No ~~person~~-adult may be committed to a mental health facility under this section.

3. Adult protective services may be provided through an appropriate court order only for a period of ~~five~~-15 days. The original order may be renewed once for a five-day period upon a showing to the court that continuation of the original order is necessary to remove the emergency.

4. In its order the court shall appoint the petitioner or another interested person, as temporary guardian of the adult with responsibility for the ~~person's~~-adult's welfare and authority to give consent for the ~~person~~-adult for the approved adult protective services until the expiration of the order.

5. The issuance of an emergency order and the appointment of a temporary guardian shall not deprive the adult of any rights except to the extent provided for in the order or appointment.

C. The petition for an emergency order shall set forth the name, address, and interest of the petitioner; the name, age and address of the adult in need of adult protective services; the nature of the emergency; the nature of the ~~person's disability~~ adult's incapacity, if determinable; the proposed adult protective services; the petitioner's reasonable belief, together with facts supportive thereof, as to the existence of the facts stated in subdivisions A 1 through A 4; and facts showing the petitioner's attempts to obtain the adult's consent to the services and the outcomes of such attempts.

D. Written notice of the time, date and place for the hearing shall be given to the ~~person~~ adult, to his spouse, or if none, to his nearest known next of kin, and a copy of the petition shall be attached. Such notice shall be given at least ~~twenty-four~~ 24 hours prior to the hearing for emergency intervention. The court may waive the ~~twenty-four~~ 24-hour notice requirement upon showing that (i) immediate and reasonably foreseeable physical harm to the ~~person~~-adult or others will result from the ~~twenty-four~~ 24-hour delay, and (ii) reasonable attempts have been made to notify the adult, his spouse, or if none, his nearest known next of kin.

E. Upon receipt of a petition for an emergency order for adult protective services, the court shall hold a hearing. The adult who is the subject of the petition shall have the right to be present and be represented by counsel at the hearing. If it is determined that the ~~person~~-adult is indigent, or, in the determination of the judge, lacks capacity to waive the right to counsel, the court shall locate and appoint a guardian ad litem. If the ~~person~~-adult is indigent, the cost of the proceeding shall be borne by the Commonwealth. If the ~~person~~-adult is not indigent, the court may order that the cost of the proceeding shall be borne by such ~~person~~ adult. This hearing shall be held no earlier than ~~twenty-four~~ 24 hours after the notice required in subsection D has been given, unless such notice has been waived by the court.

F. The adult, the temporary guardian or any interested person may petition the court to have the emergency order set aside or modified at any time there is evidence that a substantial change in the circumstances of the ~~person-adult~~ for whom the emergency services were ordered has occurred.

G. Where adult protective services are rendered on the basis of an emergency order, the temporary guardian shall submit to the court a report describing the circumstances thereof including the name, place, date and nature of the services provided. This report shall become part of the court record. Such report shall be confidential and open only to such persons as may be directed by the court.

H. If the person continues to need adult protective services after the renewal order provided in subdivision B 3 has expired, the temporary guardian or the local department shall immediately petition the court to appoint a guardian pursuant to Article 1.1 (§ [37.1-134.6](#) et seq.) of Chapter 4 of Title 37.1.

§ [63.2-1610](#). Voluntary adult protective services.

A. ~~Any adult may receive adult~~ *The local department shall provide or arrange for* protective services, ~~provided or arranged for by the director~~ if the adult requests or affirmatively consents to receive these services. If the ~~person-adult~~ withdraws or refuses consent, the services shall not be provided.

B. No person shall interfere with the provision of adult protective services to an *(i) adult who requests or consents to receive such services, or (ii) for whom consent has been lawfully given*. In the event that interference occurs on a continuing basis, the director may petition the court of *competent jurisdiction* to enjoin such interference.

C. The actual costs incurred by the local department in providing adult protective services shall be borne by the local department, unless the adult *or his representative* agrees to pay for them or a court ~~authorizes~~ *orders* the local department to receive reasonable reimbursement for the adult protective services, excluding administrative costs, from the ~~person's~~ *adult's* assets after a finding that the adult is financially able to make such payment.

2. That § [63.2-1607](#) of the Code of Virginia is repealed.

3. That the Department of Social Services shall develop a plan and cost estimate to prepare, disseminate and present educational programs and materials on adult abuse, neglect and exploitation to all categories of newly mandated reporters under § [63.2-1604](#) of this act by November 1, 2004, and that the penalty provisions of subsection H of § [63.2-1606](#) shall not apply to such newly mandated reporters until the delivery of such training. The Commissioner shall report to the Governor and the General Assembly on the plan and estimated costs no later than November 1, 2004.

4. That the Secretary of Health and Human Resources, in consultation with the Departments of Social Services and Health and other state and local entities as appropriate, shall develop a model protocol and procedures for, as well as cost estimates for the operation of, adult fatality review teams to review suspicious deaths of vulnerable adults and provide ongoing surveillance of suspicious adult fatalities in order to create a body of information to help prevent future fatalities.

The Secretary shall report to the Governor and General Assembly on the model protocol and cost estimates no later than November 1, 2004.

APPENDIX E

FINANCIAL EXPLOITATION CASE STUDIES

CASE STUDIES OF FINANCIAL EXPLOITATION

With the exception of the last case that is a true story published in the Washington Post, these cases are fictitious and were developed for training purposes only.

MRS. SMITH'S STORY

Mrs. Smith, aged 90, told a visitor that someone was stealing from her. The visitor filed a report with Adult Protective Services (APS). Mrs. Smith was found to be confused, suicidal, and without money for food. Bank statements in the house revealed that three cash withdrawals had been made for \$12,000, \$9,000, and \$7,000 over a six-month period. Mrs. Smith stated that she did not withdraw the money, and that no one had ever taken her to the bank. Although Mrs. Smith appeared to have difficulty with her memory, a relative confirmed that she rarely left her home.

With Mrs. Smith's permission, the APS worker contacted her bank and obtained copies of the checks. The bank manager found from records that a neighbor had brought Mrs. Smith to the bank on June 7 and added his name to the account. Four days later, he wrote the first check to himself for \$12,000.

APS contacted the District Attorney's office. A state trooper interviewed the neighbor and threatened prosecution if the money was not returned immediately. The next day, Mrs. Smith received a cashier's check for \$28,000. As Mrs. Smith became more demented, a court-appointed guardian became necessary. APS arranged for a guardian to be appointed for Mrs. Smith. The guardian discovered that Mrs. Smith's will and insurance beneficiary had been changed, leaving her house and savings and insurance money to the neighbor and his wife. As Mrs. Smith had been determined to be incompetent at the time the will had been signed, the will and amended insurance policy were declared invalid.

MR. JONES' STORY

Mr. Jones, a 90-year-old man, lives alone in his own home. He had a problem with the oil burner and called a repairman. The repairman, seeing that Mr. Jones was alone with no family, told Mr. Jones that he would take care of him. He took Mr. Jones to the bank and made four \$5,000 withdrawals within the space of ten days. He told Mr. Jones that it was dangerous for him to drive. The repairman convinced Mr. Jones to give him a three-year old Mercedes that belonged to Mr. Jones. Before the gift transaction was completed, however, he took Mr. Jones to the bank again to get the cash necessary to trade in the Mercedes for a new model. The bank reported the situation to APS. Working with Mr. Jones, they were able to end the financial exploitation and referred the case to the District Attorney. The oil burner had never been repaired.

MRS. WHITE'S STORY

Tina was a substance abuser and lived with her three children, her boyfriend, and Mrs. White, her 45-year old mother. Mrs. White was having difficulty remembering things and needed assistance with getting her meals and dressing following a traumatic brain injury two years ago. Tina and her boyfriend began escorting her to and from her credit union to "keep her from being robbed."

When they got home, Tina and her boyfriend would take the money and spend it on drugs and alcohol. When Mrs. White tried to resist, they began to threaten her. One of them stayed with her all the time. Staff at Mrs. White's credit union saw a sudden increase in drafts written to Tina, some with signatures that tellers noticed did not look right. The credit union's senior staff contacted APS.

Statements found in Mrs. White's home revealed that \$3,000 in drafts of small amounts had been written. A significant number of the checks had been forged by Tina. Tina was arrested, but because Mrs. White refused to testify against her daughter, the case was not prosecuted. Although Mrs. White was initially reluctant to admit that her daughter was abusing her, she agreed that the APS worker could help her. Credit union staff agreed to watch out for her safety and well-being.

APS helped Mrs. White to confront Tina and worked with the credit union to set up a system where Mrs. White's accounts were protected from exploitation. APS worked with the credit union to set up direct deposit and monthly utility bill paying, and there is an advance directive for financial management on file to check with Mrs. White or other persons she has named in suspicious circumstances. The APS worker also arranged for in-home care for Mrs. White several times a week, and Tina decided to move out. Tina continues to help with her mother's care.

MR. LEE'S STORY

Donna Black, an attorney and guardian for Mr. Thomas Lee, a 35-year-old man with schizophrenia, sold his house to her parents at a discount price. It was found that Ms. Black had breached her fiduciary duty to Mr. Lee by selling his house to her mother and stepfather without allowing others to make offers. The conservative value of the residence at the time of the sale was \$55,000, but Ms. Black sold it for \$30,000. Ms. Black stated that she did not list the property with a broker for public sale because she relied on a longtime colleague's appraisal that put the home's value at \$30,000. With APS' intervention, Ms. Black was withdrawn as Lee's guardian, and APS worked with law enforcement to investigate the sale of the property.

... AND A NEWSPAPER REPORT PROFILING A REAL-LIFE EXPLOITER IN VIRGINIA

Va. Handyman Admits Bilking Elderly Clients

Three of the Most Vulnerable Lost More Than \$250,000 Each

By Brooke A. Masters

Washington Post Staff Writer

Wednesday, January 16, 2002; Page B09

Larry Henderson seemed like someone an elderly person could rely on. He did yard work, home repairs and odd jobs for Northern Virginia seniors, developing relationships that often lasted years. Several of his clients became so fond of him that they took out loans to help him start businesses. But when Henderson, 49, declared bankruptcy in 1999, leaving a host of unpaid creditors and bank loans, FBI investigators began to look more closely at the Rappahannock County native's relationships. Many of Henderson's customers weren't just elderly. They were senile. And Henderson was charging exorbitant rates for simple tasks -- \$9,000 to mow a lawn, \$20,000 to trim the shrubs. Federal prosecutors calculate that he bilked three of his most vulnerable customers out of more than \$250,000 each. When their money ran out, he drove them to banks and helped them

take out second mortgages so they could keep the cash flowing, according to documents filed in U.S. District Court in Alexandria.

Yesterday, Henderson pleaded guilty to bank fraud, and he faces up to 30 years in prison when U.S. District Judge Leonie M. Brinkema sentences him April 5. But he won't begin serving his federal time until he finishes a six-year state sentence for perpetrating similar frauds on other victims in Fairfax and Prince William counties. The FBI and Assistant U.S. Attorney Steve A. Linick declined to comment on the case because Henderson has not been sentenced.

Henderson's defense attorney, John Kiyonaga, said his client came clean about his activities when he was interviewed by FBI Special Agent Charlie Price. "There's no question but he made a clean breast of it as soon as he was asked. He has accepted responsibility for his actions," Kiyonaga said. According to the plea agreement, Henderson has promised to make restitution to his victims. He acknowledges stealing more than \$500,000, but prosecutors believe the total loss may actually be as high as \$944,000, the document said.

Henderson began taking money from his elderly victims in 1991, according to a statement of facts in the case. He repeatedly overcharged an 85-year-old widow for simple chores and billed her for home repairs he never performed, cheating her of \$254,000. Then, he took her to two Centreville banks, where she took out four home-equity loans totaling \$68,000. Henderson absconded with \$45,000 of the proceeds.

He also bilked a 72-year-old retired postman and a 74-year-old retired businessman, taking them to banks to apply for home-equity loans so that they could give him the proceeds.

All three victims suffered from "diminished mental capacity," court documents said. Bill Blevins, of Manassas, a cousin of the postman, said yesterday that authorities had moved too slowly in the case and that Henderson began taking money from his cousin in 1991.

"I've waited four years for this," Blevins said. "If somebody had done something sooner, [some of the victims] would not have lost money."

APPENDIX F

POWERPOINT PRESENTATION

APPENDIX G

SAMPLE LETTER FROM ADULT PROTECTIVE SERVICES TO LOCAL FINANCIAL INSTITUTIONS



**Virginia Financial Institution
Reporting Project
Department of Social Services
Adult Services Programs
7 North Eighth Street
Richmond, Virginia 23219
Telephone: 804-726-7533**

Date

Dear Colleague:

The purpose of this letter is to enlist your support in stopping financial exploitation of the elderly and persons with disabilities in the Commonwealth. Please review this information and share with your staff and interested community groups.

The 2001 Session of the Virginia General Assembly passed House Bill 1581, which states:

"Any financial institution that suspects that an adult customer has been exploited financially may report such suspected exploitation to the local department of the county or city wherein the adult resides or where the exploitation is believed to have occurred. Such a complaint may be oral or in writing. For purposes of this section, a financial institution means any bank, savings institution, credit union, securities firm, or insurance company."

This section of the *Code of Virginia*, § 63.2-1606, addresses the responsibility of certain groups of persons to report suspected adult abuse, neglect, or exploitation to Adult Protective Services (APS) of the Virginia Department of Social Services.

We propose a partnership with the financial community, APS, and others who are concerned about this problem. We want to make it difficult for our elderly and adults with a disability to be financially exploited, and we need your help. You can start by alerting staff within your organization that they can make reports to APS, provide information for an investigation, and be immune from civil and criminal liability (*Code of Virginia*, § 63.2-1606). The APS Program within the local department of social services may be able to provide you with additional training.

Thank you for your assistance in this vital project. Stopping financial exploitation stops a crime, and it is the right thing to do. Please contact your local department of social services APS Program if you have questions.

Sincerely,

APPENDIX H

SUGGESTIONS FOR DEVELOPING A FINANCIAL EXPLOITATION INTERVENTION PROGRAM

SUGGESTIONS FOR DEVELOPING A FINANCIAL EXPLOITATION INTERVENTION PROGRAM

- Urge employees, particularly management staff, customer service representatives, and tellers, to get to know vulnerable and be familiar with their financial activity habits.
- Establish a relationship with local APS staff; obtain training from the APS program staff in the local department of social services.
- Designate a security officer or other senior manager to review all reports of suspected exploitation filed by employees, to determine whether reasonable cause exists to believe that exploitation is occurring, to notify proper authorities, to respond to requests for additional information by the authorities, and to document instances of suspected exploitation for the institution's internal records.
- Develop a formal training program to assist branch managers, trust officers, and human resources managers in training employees to detect and respond to instances of exploitation, to train new employees, and to conduct periodic refresher training.
- Emphasize the importance of informing customers of the consequences of their financial transactions, such as adding names to accounts or assigning power of attorney.
- Exercise extra care to confirm that a third party is authorized to act on behalf of a customer, such as carefully examining the documents of a court-appointed fiduciary or person acting with power of attorney.
- Evaluate the situation carefully. Speak with the vulnerable adult in private and alone, if possible. Learn the reason for large transactions, especially withdrawals. Check authorization and documentation that a third-party may have to act on behalf of the adult.
- Get photographic evidence where possible. Note the suspect's physical description.
- If it is decided not to question the transaction, but there is a concern about physical or financial harm, contact APS. If the adult appears to be in danger, contact APS and local law enforcement.

TO REPORT SUSPECTED FINANCIAL EXPLOITATION, call your local department of social services or the Virginia Department of Social Services' 24-hour, toll-free Adult Protective Services hotline at:
1-888-832-3858

APPENDIX I

SAMPLE EXPLOITATION REPORT FORM

FINANCIAL EXPLOITATION MODEL REPORT FORM (OPTIONAL)

NAME OF EMPLOYEE:			
Date:		Time:	
Financial Institution:			
Location:			
Telephone Number:			
Name of Customer:			
Address:			
Telephone Number:		Language, if not English:	
Date of Birth:		Male: <input type="checkbox"/>	Female: <input type="checkbox"/>
# of Accounts/Names on Accounts:			
Types of Accounts:			
Reason for Report (Be descriptive and attach separate sheet if necessary):			
Financial Institution Use Only			
Date Report Received:		Action Taken:	
Reviewed By:		Title:	
Agency/Person Reported To:			
Disposition, if known:			

APPENDIX J

TYPES OF FINANCIAL EXPLOITATION

TYPES OF FINANCIAL EXPLOITATION

- **Mismanagement of Income/Assets:** Willful misuse of a vulnerable adult's finances by a family member, caretaker, friend, or legal fiduciary. Included would be cases where large sums of the adult's money are removed from a joint account without adult's consent.
- **Signing/Cashing Checks/Drafts or Documents without the Adult's Authorization:** Forging and cashing of checks or drafts or removal (theft) of an adult's money from a bank or credit union account, without the adult's knowledge, for use by another person.
- **Transfer of Assets under Duress:** Transfer of title or deed to property, such as homes, stocks, vehicles, bank or credit union accounts, insurance policies, or other assets, as a result of coercion, force, intimidation, or threat of force. Use of force can also include such acts as the withholding of food or medical care, isolation, confinement, as well as physical acts of violence.
- **Obtaining Money or Personal Possessions by Force or Threat of Force or Undue Influence:** Use of coercion, intimidation, force or threat of force, in order to obtain money, investments, real estate, or other assets or material possessions from the adult.
- **Obtaining Money or Other Assets by Deceit or Trickery:** Obtaining consent of an adult to give or sign over money or other assets through misrepresentation of the intent of the transaction. This can include home repair scams where perpetrators demand exorbitant fees for repairs that may not even be necessary. In some cases, the repair work is inferior or incomplete or never even performed.
- **Charging Excessive Rent or Fees for Services:** Perpetrator charges an adult an excessive or unreasonable fee for basic care services such as transportation, food, or medicine.
- **Telemarketing and Mail Fraud:** Persuading an adult to buy a valueless or nonexistent product, donate to a bogus charity, or invest in a fictitious enterprise.
- **Unsolicited Work:** Arriving unexpectedly at an adult's residence and offering to perform work for a reasonable fee. After starting the work, the perpetrator insists that the adult pay more than originally agreed before the work will be completed. Often the work may not even be necessary or actually performed.

TO REPORT SUSPECTED FINANCIAL EXPLOITATION, call your local department of social services or the Virginia Department of Social Services' 24-hour, toll-free Adult Protective Services hotline at:
1-888-832-3858

APPENDIX K

SIGNS OF FINANCIAL EXPLOITATION

SIGNS OF FINANCIAL EXPLOITATION

- ***Banking activity inconsistent with customer's usual patterns:*** Dramatic increases in the number of amounts of withdrawals, withdrawals spread out over a branch network, sudden increase in debt or overdrafts, changes to names on accounts, sudden account closings, changes to bank or credit union statement address information, or suspicious handwriting on checks, drafts, or other documents.
- ***Implausible explanations of unusual transactions:*** The vulnerable adult or third party does not provide plausible or reasonable explanations to a bank or credit union employee for a large withdrawal or other unusual banking activity, or adult appears confused or upset about account balances, debt levels, or statements.
- ***Improper influence by a third party:*** Third party insists on speaking for a vulnerable adult, instructs an adult to remain silent, or argues with the adult regarding a financial transaction.
- ***Unusual interest by a third party in the customer's financial affairs:*** Unauthorized requests by third parties for information regarding an adult's finances, unauthorized attempts to make changes to an adult's account, or the involvement of a complete stranger in a vulnerable adult's financial affairs.
- ***Suspicious behavior at the financial institution:*** The vulnerable adult is accompanied by a stranger who encourages the adult to withdraw a large amount of cash; accompanied by a family member, caregiver, or other person who seems to be coercing the adult into making a transaction; not allowed to speak for himself or herself or make decisions; nervous or afraid of the person accompanying him or her.
- ***Behavior of the adult:*** Concerned or confused about missing funds in his or her accounts; unable to remember financial transactions or signing paperwork; fearful that he or she will be evicted or institutionalized if money is not given to a caregiver or family member; neglected or receiving insufficient care given his or her needs or financial status.
- ***Combination with other forms of abuse:*** Financial exploitation is often found in combination with other forms of abuse. Physical and/or emotional abuse or neglect of a vulnerable adult can be reported to APS.

**TO REPORT SUSPECTED FINANCIAL EXPLOITATION, call your local department of social services or the Virginia Department of Social Services' 24-hour, toll-free Adult Protective Services hotline at:
1-888-832-3858**

APPENDIX L

TIPS FOR INTERVIEWING VULNERABLE ADULTS

TIPS FOR INTERVIEWING VULNERABLE ADULTS

- Empathize with the adult and validate his or her feelings. Ask clear, non-threatening questions.
- Never let anyone else speak for the adult. This is often a red flag that something is amiss. Separate the adult to speak privately to him or her if possible.
- Encourage customers who are elderly or who have a disability to use preauthorized credits to deposit accounts such as direct deposit of Social Security checks, pension payments, and other income sources.
- Conduct meetings with elderly customers and customers with a disability to inform them of the institution's participation in the Virginia FIR Project, to distribute educational materials, and to learn more about the customers' concerns.
- Attempt to ascertain the reasons for large cash withdrawals or unusual banking activity or suggest that a customer not complete a large cash withdrawal or accept a cashier's check if the transaction seems suspicious.
- Suggest that the customer discuss the transaction in private with a manager or security officer.
- End the conversation by asking if there are other ways the financial institution can help.

**TO REPORT SUSPECTED FINANCIAL EXPLOITATION, call your local
department of social services or the Virginia Department of Social
Services'**

24-hour, toll-free Adult Protective Services hotline at:

1-888-832-3858

APPENDIX M

CERTIFICATE OF ACHIEVEMENT

CERTIFICATE OF ACHIEVEMENT

VIRGINIA FINANCIAL INSTITUTION REPORTING PROJECT

PRESENTED BY THE VIRGINIA DEPARTMENT OF SOCIAL SERVICES,
ADULT SERVICES PROGRAMS

IN COLLABORATION WITH:

AARP

Better Business Bureau of Central Virginia
Office of the Secretary of Health and Human Resources
Professional Insurance Agents of Virginia and DC
TRIAD/Office of the Attorney General
Virginia Bank Security Association of Tidewater
Virginia Bankers Association
Virginia Coalition for the Prevention of Elder Abuse
Virginia Credit Union League
Virginia Securities Association

Presented on this _____ day of _____, 20 ____ to

NAME OF FINANCIAL INSTITUTION

*IN RECOGNITION OF ITS ROLE AND COMMITMENT TO THIS
SIGNIFICANT INITIATIVE TO PROTECT VULNERABLE ADULTS IN THE
COMMONWEALTH OF VIRGINIA FROM FINANCIAL EXPLOITATION.*

FINANCIAL INSTITUTION REPRESENTATIVE

DEPARTMENT OF SOCIAL SERVICES REPRESENTATIVE

APPENDIX N

TOOL KIT ORDER FORM

VIRGINIA FINANCIAL INSTITUTION REPORTING PROJECT

TOOL KIT ORDER FORM

Name:			
Title:			
Organization:			
Mailing Address:			
City/State/ZIP:			
Telephone Number:			
QUANTITY	DESCRIPTION	COST EACH	TOTAL COST
	Complete Tool Kit (resource guide, videotape, 50 brochures for customers, 50 brochures for financial institution staff. PowerPoint presentation with disk, and posters)	\$45.00	
	Resource Guide (green folder)	\$7.00	
	Brochures for Financial Institutions (set of 50)	\$15.00	
	Brochures for Seniors and Persons with a Disability (set of 50)	\$15.00	
	Financial Exploitation Videotape	\$6.00	
	Quick Reference Posters for Financial Institutions (set of 2)	\$2.00	
	PowerPoint Presentation with Disk	\$5.00	
TOTAL ENCLOSED			

Please make checks payable to **THE TREASURER OF VIRGINIA**. Prices include shipping. Send request to: Virginia Department of Social Services, Adult Services Programs, FIR Project, 7 North 8th Street, Richmond, VA 23219 or fax to 804-726-7835, ATTENTION: Adult Services Programs. For questions, call 804-726-7533.

ADULT SERVICES PROGRAMS USE ONLY			
Date Received:		Initials:	
Amount Received:		Sent to Finance on:	
Date Package Sent:			

APPENDIX O

LETTERS OF SUPPORT FROM OUR PARTNERS

APPENDIX P

LOCAL DEPARTMENTS OF SOCIAL SERVICES ADULT SERVICES/ADULT PROTECTIVE SERVICES CONTACTS

**LOCAL DEPARTMENTS OF SOCIAL SERVICES
ADULT SERVICES/ADULT PROTECTIVE SERVICES
CONTACTS**

ACCOMACK DSS

WAYMAN TRENT, AS SUPERVISOR
P O BOX 299
ONANCOCK VA 23417
757-787-5530; FAX 757-787-9303
WFT001@EASTERN.DSS.STATE.VA.US

ALBEMARLE DSS

KATHY RALSTON, DIRECTOR
SUE DWOSKIN, AS/APS SUPERVISOR
401 MCINTIRE ROAD
CHARLOTTESVILLE VA 22901
804-972-4010; FAX 804-972-4080
KRALSTON@ALBEMARLE.ORG

**ALLEGHANY/COVINGTON /CLIFTON
FORGE DSS**

KAY P. WRENN
110 ROSEDALE AVENUE, SUITE B
COVINGTON VA 24426
540-965-1780; FAX: 540-965-1787
VOICE-MAIL 540-969-4223
KPW005@PIEDMONT.DSS.STATE.VA.US

AMELIA DSS

MARGARET DAVIS, SR SOCIAL WORKER
P O BOX 136
AMELIA VA 23002
804-561-2681; FAX: 804-561-6040
MCD007@PIEDMONT.DSS.STATE.VA.US

AMHERST DSS

JEAN HIGGINBOTHAM, SUPERVISOR
P O BOX 414
AMHERST VA 24521
804-946-9330; FAX 804-946-9319
JAH009@PIEDMONT.DSS.STATE.VA.US

APPOMATTOX DSS

LYNN A. DOSS, SOCIAL WORKER
P O BOX 549
APPOMATTOX VA 24522
804-352-7125; FAX: 804-352-0064
LAD011@PIEDMONT.DSS.STATE.VA.US

ARLINGTON DEPT OF HUMAN SVS

BRUCE LUGN
AGING & DISABILITY SERVICES DIV.
3033 WILSON BLVD., #700
ARLINGTON VA 22207
703-228-1739; FAX 703-228-1146
BLUGN@CO.ARLINGTON.VA.US

AUGUSTA/STAUNTON DSS

BARBARA RICHARDSON, ASST
DIRECTOR
P O BOX 7
VERONA VA 24482
540-245-5839; FAX 540-245-5880

BATH DSS

JASON MILLER, SOCIAL WORKER
P O BOX 7
WARM SPRINGS VA 24484
540-839-7271; FAX 540-839-7278
JSM017@NORTHERN.DSS.STATE.VA.US

BEDFORD DSS

ANN THOMAS, SOCIAL WK
SUPERVISOR
1635 VENTURE BLVD., SUITE 700
BEDFORD VA 24523
540-586-7750; FAX 540-586-7785
AMT019@PIEDMONT.DSS.STATE.VA.US

BLAND DSS

YVONNE ENDICOTT, DIRECTOR
P O BOX 55
BLAND VA 24315
540-688-4111; FAX 540-688-4114
YQE021@WESTERN.DSS.STATE.VA.US

BOTETOURT DSS

BRENDA HOLDREN, SUPERVISOR
P O BOX 160
FINCASTLE VA 24090
540-473-8210; FAX 540-473-8325
BAH023@PIEDMONT.DSS.STATE.VA.US

BRUNSWICK DSS

SARAH D COLEMAN SR SOCIAL
WORKER
228 N MAIN ST, ROOM 301
LAWRENCEVILLE VA 23868
434-848-4177; FAX 434-848-2828
SDC025@PIEDMONT.DSS.STATE.VA.US

BUCHANAN DSS

CECIL STILTNER, SUPERVISOR
ROUTE 5 BOX 108 E
GRUNDY VA 24614
540-935-8106; FAX 540-935-5412
JCS027@WESTERN.DSS.STATE.VA.US

BUCKINGHAM DSS

MARY JOHNSON, SR SOCIAL WORKER
P O BOX 170
BUCKINGHAM VA 23921
804-969-4246; FAX 804-969-1449
MEJ029@LOCALAGENCY.DSS.STATE.VA.US

CAMPBELL DSS

SUSAN ROSSER JONES, SUPERVISOR
P O BOX 860
RUSTBURG VA 24588
434-332-9770; FAX 434-332-9699
SRJ031@PIEDMONT.DSS.STATE.VA.US

CAROLINE DSS

KIM DAVIS, SOCIAL WORKER
P O BOX 430
BOWLING GREEN VA 22427
804-633-5071; FAX 804-633-5648
KMD033@CENTRAL.DSS.STATE.VA.US

CARROLL DSS

SANDY M. YATES, SW SUPERVISOR
605-8 PINE STREET
HILLSVILLE VA 24343
540-728-9186; FAX 540-728-9987
SMY035@WESTERN.DSS.STATE.VA.US

CHARLES CITY DSS

BYRON M. ADKINS, SR., DIRECTOR
P O BOX 98
CHARLES CITY VA 23030
804-829-9207; FAX 804-829-2430
BMA036@CENTRAL.DSS.STATE.VA.US

CHARLOTTE DSS

PATSY CREWS, SOCIAL WORKER
P O BOX 440
CHARLOTTE COURT HSE VA 23923
804-542-5164; FAX 804-542-5692
PLC037@PIEDMONT.DSS.STATE.VA.US

**CHESTERFIELD-COLONIAL HGHTS
DSS**

KAREN VAUGHN-BRANCH,
SUPERVISOR
P O BOX 430
CHESTERFIELD VA 23832
804-748-1185; FAX 804-717-6566
KQV041@CENTRAL.DSS.STATE.VA.US

CLARKE DSS

JILL YOUNKER ADULT SVS WORKER
311 EAST MAIN STREET
BERRYVILLE VA 22611
540-955-3700; FAX 804-955-3958
JSY043@NORTHERN.DSS.STATE.VA.US

CRAIG DSS

BILL WILCHER, DIRECTOR
P O BOX 330
NEW CASTLE VA 24127-3046
540-864-5117; FAX 804-864-6662
JWW045@PIEDMONT.DSS.STATE.VA.US

CULPEPER DSS

ANDREA MILLER, PRIN. SOCIAL
WORKER
219 E. DAVIS STREET, SUITE 10
CULPEPER VA 22701
540-727-0372 X378; FAX 540-727-7584
ALM047@NORTHERN.DSS.STATE.VA.US

CUMBERLAND DSS

VALERIE GRAY, SOCIAL WORKER
P O BOX 33
CUMBERLAND VA 23040
804-492-4915; FAX 804-492-9346
VCG049@PIEDMONT.DSS.STATE.VA.US

DICKENSON DSS

JOE SCARDO, SOCIAL WK SUPERVISOR
P O BOX 417
CLINTWOOD VA 24228
540-926-1661; FAX 804-926-8144
JAS051@WESTERN.DSS.STATE.VA.US

DINWIDDIE DSS

PATRICIA BOYD, SR SOCIAL WORKER
P O BOX 107
DINWIDDIE VA 23841
804-469-4524; FAX 804-469-4506
PBB053@CENTRAL.DSS.STATE.VA.US

ESSEX DSS

ARTHUR IRVINE, DIRECTOR
P O BOX 1004
TAPPAHANNOCK VA 22560
804-443-3561; FAX 804-443-8254

**FAIRFAX CO DEPT OF FAMILY
SERVICES**

BARBARA ANTLEY, ACTING PROGRAM
MGR
12011 GOVERNMENT CENTER
PARKWAY
SUITE 200 B-3
FAIRFAX VA 22035
703-324-7800; FAX 703-222-9487
BANTLE@CO.FAIRFAX.VA.US

FAUQUIER DSS

NANCY REEVE, PROG. COORDINATOR
P O BOX 300
WARRENTON VA 20188
540-347-2316; FAX 540-341-2788
NWR061@NORTHERN.DSS.STATE.VA.US

FLOYD DSS

ELLEN JOHNSON, DIRECTOR
P O BOX 314
FLOYD VA 24091
540-745-9316; FAX 540-745-9325
[EJZ063@LOCALAGENCY.DSS.STATE.VA.U
S](mailto:EJZ063@LOCALAGENCY.DSS.STATE.VA.US)

FLUVANNA DSS

SUSAN H. B. MUIR, SUPERVISOR
P O BOX 98
FORK UNION VA 23055
804-842-8221; FAX 804-842-2776
SHM065@NORTHERN.DSS.STATE.VA.US

FRANKLIN COUNTY DSS

THEA QUILLEN, SW SUPERVISOR
SUSAN LYLE/ROBIN BROWN, SW'S
11161 VIRGIL GOODE HIGHWAY
ROCKY MOUNT VA 24151
540-483-9247; FAX 540-483-1933
TKQ067@PIEDMONT.DSS.STATE.VA.US
SQW067@PIEDMONT.DSS.STATE.VA.US
RRB067@PIEDMONT.DSS.STATE.VA.US

FREDERICK DSS

KAREN SHIPP, SR SOCIAL WORKER
107 N KENT STREET, SUITE 200
WINCHESTER VA 22601
540-665-5688 X39; FAX 540-665-5664
KOS069@LOCALAGENCY.DSS.STATE.VA.US
S

GILES DSS

DIANNE RHODY-SCOTT, SR SOCIAL
WKR
P O BOX 529
PEMBROKE VA 24136
540-626-7291; FAX 540-626-7911
DCR071@WESTERN.DSS.STATE.VA.US

GLOUCESTER DSS

SARA SNOWDEN, APS SUPERVISOR
BETH BARRY, ASST. DIR/AS SUPERVISOR
P O BOX 1390
GLOUCESTER VA 23061
804-693-2671; FAX 804-693-5511
SNS073@CENTRAL.DSS.STATE.VA.US

GOOCHLAND DSS

BARBARA WASH, SW SUPERVISOR
P O BOX 34
GOOCHLAND VA 23063
804-556-5332; FAX 804-556-4718
LCOULSON@CO.GOOCHLAND.VA.US

GRAYSON DSS

ANNE YOUNG, SR SOCIAL WORKER
CHELSI STONEMAN, SOCIAL WORKER
P O BOX 434
INDEPENDENCE VA 24348
540-773-2452; FAX 540-773-2361
AWY077@WESTERN.DSS.STATE.VA.US
CHS077@WESTERN.DSS.STATE.VA.US

GREENE DSS

EMMA CARTER
PO BOX 117
STANDARDSVILLE VA 22973
804-985-5246; FAX 804-985-5266
ENC079@NORTHERN.DSS.STATE.VA.US

GREENSVILLE-EMPORIA DSS

CHUCK RULLMAN, ADULT WORKER
P O BOX 1136
EMPORIA VA 23847
434-634-6576; FAX 434-634-9504
LRL081@CENTRAL.DSS.STATE.VA.US

HALIFAX DSS

TRISH ARRINGTON, SW SUPERVISOR
P O BOX 1189
HALIFAX VA 24558
804-476-6594 X209; FAX 804-476-5258
TKS083@LOCALAGENCY.DSS.STATE.VA.US
S

HANOVER DSS

JAMES A. BISIAR
12304 WASHINGTON HIGHWAY
ASHLAND VA 23005
804-752-4107; FAX 804-752-4110
JAB085@CENTRAL.DSS.STATE.VA.US

HENRICO COUNTY DSS

CAROL JELLIE, SUPERVISOR
ADULT SERVICES
P O BOX 27032
8600 DIXON POWERS DRIVE
RICHMOND VA 23273-7032
804-501-4014; FAX 804-501-4098
JEL03@CO.HENRICO.VA.US

HENRY/MARTINSVILLE DSS

ELLEN BARNES, SUPERVISOR
P O BOX 832
MARTINSVILLE VA 24114
540-656-4358; FAX 540-656-4303
MEB089@PIEDMONT.DSS.STATE.VA.US

HIGHLAND DSS

SANDRA H. BRATTON, DIRECTOR
P O BOX 247
MONTEREY VA 24465
540-468-2199; FAX 540-468-3099
SHB091@NORTHERN.DSS.STATE.VA.US

ISLE OF WIGHT DSS

JACQUELINE P. KING, SUPERVISOR
17100 MONUMENT CIRCLE SUITE A
ISLE OF WIGHT VA 23397-0110
757-365-0880 X298; FAX 757-365-0886
IPC093@EASTERN.DSS.STATE.VA.US

JAMES CITY DSS

SHARON BRYSON, SUPERVISOR
5249 OLD TOWNE ROAD
WILLIAMSBURG VA 23188
804-259-3158; FAX 804-259-3188
SHARONMC@JAMES-CITY.VA.US

KING GEORGE DSS

BERNADETTE DEEGAN, SOCIAL
WORKER
PO BOX 130
KING GEORGE VA 22485
540-775-3099; FAX 540-775-3098
BVD099@CENTRAL.DSS.STATE.VA.US

KING & QUEEN DSS

ANGELA LAND, SOCIAL WORKER
P O BOX 7
KING & QUEEN CH VA 23085
804-785-5977; FAX 804-785-5805
ADL097@LOCALAGENCY.DSS.STATE.VA.US

KING WILLIAM DSS

ANNE M. MITCHELL, SW SUPERVISOR
P O BOX 187
KING WILLIAM VA 23086
804-769-4913; FAX 804-769-4979
AQM101@CENTRAL.DSS.STATE.VA.US

LANCASTER DSS

DAWN MAHAFFEY, SW SUPERVISOR
P O BOX 185
LANCASTER VA 22503
804-462-5141; FAX 804-462-0330
DBF103@CENTRAL.DSS.STATE.VA.US

LEE DSS

PAT FORTNER, SUPERVISOR
P O BOX 348
JONESVILLE VA 24263
540-346-1010; FAX 540-346-2217
RPF105@WESTERN.DSS.STATE.VA.US

LOUDOUN DSS

DINAH DITTON, AS/APS PROG.
MANAGER
102 HERITAGE WAY NE SUITE 200
LEESBURG VA 20176-4544
703-771-5890; FAX 703-771-5915
DDITTON@CO.LOUDOUN.VA.US

LOUISA DSS

WENDY EMANUELE, SR SOCIAL
WORKER
P O BOX 425
LOUISA VA 23093
540-967-1320; FAX 540-967-0593
WAE109@ORTHERN.DSS.STATE.VA.US

LUNENBERG DSS

BRENDA BOWLER
ROBIN K. JOHNSON
COURTHOUSE SQUARE
LUNENBURG VA 23952
804-696-2134; FAX 804-696-2534
BDB111@PIEDMONT.DSS.STATE.VA.US
RKJ111@PIEDMONT.DSS.STATE.VA.US

MADISON DSS

LINDA GIGEL, AS WORKER
P O BOX 176
MADISON VA 22727
540-948-5521; FAX 540-948-3762
LWQ113@NOTHERN.DSS.STATE.VA.US

MATHEWS DSS

LISA A. BURNS-BROWN, AS WORKER
P O BOX 925
MATHEWS VA 23109
804-725-7192; FAX 804-725-7086
LAB115@CENTRAL.DSS.STATE.VA.US

MECKLENBURG DSS

ALTHEA L. PATILLO, SOCIAL WORKER
P O BOX 400
BOYDTON VA 23917
804-738-6138; FAX 804-738-6857
ALP117@PIEDMONT.DSS.STATE.VA.US

MIDDLESEX DSS

MARY ARMENTROUT, PRINCIPAL SW
P O BOX 216
URBANNA VA 23175
804-758-2348; FAX 804-758-2357
MRA119@CENTRAL.DSS.STATE.VA.US

MONTGOMERY DSS

LINDA EATON, SENIOR SOCIAL
WORKER
P O BOX 789
CHRISTIANBURG VA 24068
540-382-6990 X 268; FAX 540-382-6945
LTE121@WESTERN.DSS.STATE.VA.US

NELSON DSS

ANGELA ROSE, SR SOCIAL WORKER
JUDY BROWN, APS WORKER
P O BOX 357
LOVINGSTON VA 22949
434-263-8334; FAX 434-263-8605
AAR125@NORTHERN.DSS.STATE.VA.US

NEW KENT DSS

JEANNETTE MCCORMICK, SOCIAL
WORKER
BOX 399
PROVIDENCE FORGE VA 23140
804-966-1853; FAX 804-966-9170
JEM127@CENTRAL.DSS.STATE.VA.US

NORTHAMPTON DSS

GREG ROUTZONG, SR SOCIAL WORKER
P O BOX 568
EASTVILLE VA 23347
757-678-5153 X 331; FAX 757-678-0547
JGR131@LOCALAGENCY.DSS.STATE.VA.US
[S](#)

NORTHUMBERLAND CO DSS

CARLA DELONGCHAMPS, PRINCIPAL
SOCIAL WKR
P O BOX 399
HEATHSVILLE VA 22473
804-580-3477; FAX 804-580-5815
CAD133@CENTRAL.DSS.STATE.VA.US

NOTTOWAY DSS

BERNETTA S. WATKINS, SW
SUPERVISOR
P O BOX 26
NOTTOWAY VA 23955
434-292-3913; FAX 434-292-1474
BSW135@PIEDMONT.DSS.STATE.VA.US

ORANGE COUNTY DSS

CAROLE SUE GRAVES, SW SUPERVISOR
146 MADISON ROAD, SUITE 201
ORANGE VA 22960
540-672-1155; FAX 540-672-9047
CJG137@NORTHERN.DSS.STATE.VA.US

PAGE DSS

WILLIAM AMONETTE, SR. SOCIAL WKR
PO BOX 747
LURAY VA 22835
540-743-6568 X 203; FAX 540-743-3420
WNA139@NORTHERN.DSS.STATE.VA.US

PATRICK DSS

DEBBIE TATUM, SR SOCIAL WORKER
106 RUCKER STREET
STUART VA 24171
540-694-3328 X222; FAX 540-694-8210
DRT141@PIEDMONT.DSS.STATE.VA.US

PITTSYLVANIA DSS

LINDA BENGSTON, SR SOCIAL WORKER
P O DRAWER E
CHATHAM VA 24531
434-432-7281; FAX 434-432-0923
LJB143@LOCALAGENCY.DSS.STATE.VA.US
[S](#)

POWHATAN DSS

SHIRLEY ARNOLD, SUPERVISOR
3908-2 OLD BUCKINGHAM ROAD
POWHATAN VA 23139
804-598-5630; FAX 804-598-5614
ESA145@CENTRAL.DSS.STATE.VA.US

PRINCE EDWARD DSS

CYNDI GABLE, SR SOCIAL WORKER
P O DRAWER 628
FARMVILLE VA 23901
434-392-3113 X148; FAX 434-392-8453
CPG147@PIEDMONT.DSS.STATE.VA.US

PRINCE GEORGE DSS

WILLIAM F. GANDEL, DIRECTOR
GLORIA BANKS/NILA INGLES, SW
P O BOX 68
PRINCE GEORGE VA 23875-0068
804-733-2650; FAX 804-733-2652
WGANDEL@PRINCEGEORGEVA.ORG

PRINCE WILLIAM DSS

SHARON H DURHAM, APS WORKER
JANICE DESHAZER, APS WORKER
7987 ASHTON AVENUE SUITE 200
MANASSAS VA 20109
703-792-4300; FAX 703-792-7596
SDURHAM@PWCORG.GOV
JDESHAZER@PWCORG.GOV

PULASKI DSS

BRENDA THOMAS, SR SOCIAL WORKER
P O BOX 110
PULASKI VA 24301
540-980-7995 EXT926; FAX 540-980-7993
BTTHOMAS@PC-VA.ORG

RAPPAHANNOCK DSS

SHARON PYNE, AS SOCIAL WORKER
P O BOX 87
WASHINGTON VA 22747
540-675-3313; FAX 540-675-3315
SLP157@NORTHERN.DSS.STATE.VA.US

RICHMOND COUNTY DSS

ROBIN JOHNSON, SR SOCIAL WORKER
P O BOX 35
WARSAW VA 22572-0035
804-333-4088; FAX 804-333-0156
RCP159@CENTRAL.DSS.STATE.VA.US

ROANOKE COUNTY DSS

MICHAEL A. METZ
P O BOX 1127
SALEM VA 24153
540-387-6154; FAX 540-387-6210
MAM161@PIEDMONT.DSS.STATE.VA.US

ROCKBRIDGE AREA DSS

GAIL CLARK, SOCIAL WORKER
20 EAST PRESTON STREET
LEXINGTON VA 24450
540-463-7143; FAX 540-464-9110
WGC163@NORTHERN.DSS.STATE.VA.US

ROCKINGHAM/HARRISONBURG DSS

PEG JONES, ASST. DIRECTOR
110 NORTH MASON ST
P O BOX 89
HARRISONBURG VA 22801-0809
540-574-5122; FAX 540-574-5127
MCB165@DSS.STATE.VA.US

RUSSELL DSS

CATHERINE SANDEFUR, SUPERVISOR
P O BOX 1207
LEBANON VA 24266
540-889-3031; FAX 540-889-2662 OR 1775
CLS167@WESTERN.DSS.STATE.VA.US

SCOTT DSS

ELIZABETH POWERS, SUPERVISOR
P O BOX 637
GATE CITY VA 24251
540-386-3631; FAX 540-386-6031
MEP169@WESTERN.DSS.STATE.VA.US

SHENANDOAH DSS

BETH OLIFF, AS/APS SOCIAL WORKER
600 N MAIN STREET, S108
WOODSTOCK VA 22664
540-459-6226; FAX 540-459-6223
BEO171@NORTHERN.DSS.STATE.VA.US

SMYTH DSS

KENNETH P. ARNOLD, AS/APS
SUPERVISOR
121 BAGLEY CIRCLE, SUITE 200
MARION VA 24354
540-783-8148 X 255; FAX 540-783-6327
KPA173@WESTERN.DSS.STATE.VA.US

SOUTHAMPTON DSS

DORIS S. MAGETTE, SUPERVISOR
P O BOX 550
COURTLAND VA 23837
757-653-3080; FAX 757-653-0357
DSM175@EASTERN.DSS.STATE.VA.US

SPOTSYLVANIA DSS

PAT HYDE, SOCIAL WORKER
RHIANNA MATHIAS, SOCIAL WORKER
P O BOX 249
SPOTSYLVANIA VA 22553
540-582-7134; FAX 540-582-7068
RKM177@CENTRAL.DSS.STATE.VA.US

STAFFORD DSS

LARRY D. DAVIS, SOCIAL WORKER
JERI POWELL, SOCIAL WORKER
P O BOX 7
STAFFORD VA 22555-0007
540-658-8720 OR 4565; FAX 540-658-8798
LDD179@LOCALAGENCY.DSS.STATE.VA.US

SURRY DSS

VALERIE PIERCE, APS SR SOCIAL WKR
JUDITH ROBINSON, AS SR SOCIAL WKR
P O BOX 263
SURRY VA 23883-0263
757-294-5240; FAX 757-294-5248
JHR181@LOCALAGENCY.DSS.STATE.VA.US
VQP181@LOCALAGENCY.DSS.STATE.VA.US

SUSSEX DSS

SHIRLEY PENSON, SOCIAL WORKER
P O BOX 1336
SUSSEX VA 23884
434-246-7020; FAX 434-246-2504
SPP183@CENTRAL.DSS.STATE.VA.US

TAZEWELL DSS

DONNA BARTGIS, SW SUPERVISOR
P O BOX 149
TAZEWELL VA 24651
540-988-2521 X 249; FAX 540-988-2765
DLB185@WESTERN.DSS.STATE.VA.US

WARREN DSS

JULIE MUSIC, SOCIAL WORKER
912 WARREN AVENUE
FRONT ROYAL VA 22630
540-635-3967 X3350; FAX 540-635-8451
JXM187@NORTHERN.DSS.STATE.VA.US

WASHINGTON CO DSS

TAMMY FRANCISCO, SUPERVISOR
15068 LEE HIGHWAY, SUITE 100
ABINGDON VA 24202
540-645-5000; FAX 540-645-5055
TLF191@WESTERN.DSS.STATE.VA.US

WESTMORELAND DSS

RON SUTHERLAND, SOCIAL WORKER
P O BOX 302
MONTROSS VA 22520
804-493-9305; FAX 804-493-9309
RLS193@CENTRAL.DSS.STATE.VA.US

WISE DSS

VICKI HALL, SERVICES SUPERVISOR
P O BOX 888
WISE VA 24293-0888
540-328-8056; FAX 540-328-8632
VDH195@WESTERN.DSS.STATE.VA.US

WYTHE DSS

LINDA HEDRICK, SW SUPERVISOR
TERI WHITE, AS/APS SOCIAL WORKER
275 SOUTH FOURTH STREET
WYTHEVILLE VA 24382-2597
540-228-5493 X 217; FAX 540-228-9272
LKH197@WESTERN.DSS.STATE.VA.US
TCW197@WESTERN.DSS.STATE.VA.US

YORK-POQUOSON SOCIAL SERVICES

ELIZABETH TOBLER, SUPERVISOR
P O DRAWER 917
GRAFTON VA 23692
757-890-3947; FAX 757-890-3934
EKG199@EASTERN.DSS.STATE.VA.US

CITIES**ALEXANDRIA DSS**

RON LYONS, AS SUPERVISOR
JOANNE B. GRAY, SOCIAL WORKER II
2525 MT VERNON AVENUE
ALEXANDRIA VA 22301
703-838-0857 OR 0778; FAX 703-838-0886
RLL510@NORTHERN.DSS.STATE.VA.US

BRISTOL DSS

DEBORAH A. HARVEY, TEMP. ACTING
SW SUPERVISOR
621 WASHINGTON STREET
BRISTOL VA 24201
540-645-7450; FAX 540-645-7475
DAH520@WESTERN.DSS.STATE.VA.US

CHARLOTTESVILLE DSS

JOYCE E. MARTIN, LCSW, SUPERVISOR
P O BOX 911
CHARLOTTESVILLE VA 22902-0911
434-970-3472; FAX 434-970-3699
MARTINJ@CHARLOTTESVILLE.ORG

CHESAPEAKE DSS

SUSAN C. VANHORN, AS SUPERVISOR
100 OUTLAW STREET
CHESAPEAKE VA 23320
757-382-2290; FAX 757-543-1644
SVX550@EASTERN.DSS.STATE.VA.US

DANVILLE DSS

BETTE T. ROGERS, AS SUPERVISOR
P O BOX 3300
DANVILLE VA 24543
434-799-6552; 434-797-8818
BQR590@PIEDMONT.DSS.STATE.VA.US

FRANKLIN CITY DSS

TRACY SLYE, AS WORKER
PO BOX 179
FRANKLIN VA 23851
757-562-8520; FAX 757-562-8515
TLS620@EASTERN.DSS.STATE.VA.US

FREDERICKSBURG DSS

LINDA RICH, SENIOR SOCIAL WORKER
P O BOX 510
FREDERICKSBURG VA 22404
540-372-1032 X240; FAX 540-372-1157
LBR630@LOCALAGENCY.DSS.STATE.VA.US
[S](#)

GALAX DSS

CAROL BORING, SR SOCIAL WORKER
GINGER REEDY, APS/AS SOCIAL WRKR
P O BOX 166
GALAX VA 24333
540-236-8111; FAX 540-236-9313
GLR640@WESTERN.DSS.STATE.VA.US
CJB640@WESTERN.DSS.STATE.VA.US

HAMPTON DSS

BARBARA STEWART, SUPERVISOR
LINDA PORTON, SR SOCIAL WORKER
JASON S. SAMUELS, SOCIAL WORKER
1320 LASALLE AVENUE
PO BOX 9347
HAMPTON VA 23670
757-727-1996; FAX 757-727-1992
GKK650@EASTERN.DSS.STATE.VA.US
LLP650@EASTERN.DSS.STATE.VA.US
JSS650@EASTERN.DSS.STATE.VA.US

HOPEWELL DSS

PEGGY TRICKLER, SUPERVISOR
SHIRLEY ROBINSON, SR SOCIAL WKR
256 EAST CAWSON STREET
HOPEWELL VA 23860
804-541-2330; FAX 804-541-2347
SMR670@CENTRAL.DSS.STATE.VA.US

LYNCHBURG DSS

CYNTHIA COLES, SW SUPERVISOR
MARY C. WOOD, SR SOCIAL WORKER
REBECCA S. NEILANS, SOCIAL WORKER
2210 LANGHORNE RD
PO BOX 2497
LYNCHBURG VA 24501
804-847-1551 X315; FAX 804-847-1605
CEC680@PIEDMONT.DSS.STATE.VA.US
MWW680@PIEDMONT.DSS.STATE.VA.US
RSN680@PIEDMONT.DSS.STATE.VA.US

MANASSAS DSS

SOPHIA LENK, SOCIAL WORKER II
8955 CENTER STREET
MANASSAS VA 22110-5403
703-361-8277; FAX 703-361-6933
SLL683@NORTHERN.DSS.STATE.VA.US

MANASSAS PARK DSS

STEPHANIE MERENBERG
1 PARK CENTER COURT
MANASSAS PARK VA 20111
703-335-8889; FAX 703-335-8899
SRN685@NORTHERN.DSS.STATE.VA.US

NEWPORT NEWS DSS

MAXINE BYRD, AS/APS SUPERVISOR
6060 JEFFERSON AVENUE
NEWPORT NEWS VA 23605
757-926-6387; FAX 757-926-6580
MMB700@EASTERN.DSS.STATE.VA.US

NORFOLK DSS

CHERYL DREWERY, SW SUPERVISOR I
220 W BRAMBLETON AVENUE
NORFOLK VA 23510
757-664-6139; FAX 757-664-6142
CAD710@EASTERN.DSS.STATE.VA.US

NORTON DSS

KAY LEFLER, MSW, SR SOCIAL WORKER
P O BOX 378
644 PARK AVENUE
NORTON VA 24273
540-679-2701; FAX 540-679-0607
LKL720@WESTERN.DSS.STATE.VA.US

PETERSBURG DSS

BARBARA WOODS, AS/APS SUPERVISOR
P O BOX 2127
400 FARMER STREET
PETERSBURG VA 23804
804-861-4720 EXT 3021; FAX 804-861-0137
BWW730@CENTRAL.DSS.STATE.VA.US

PORTSMOUTH DSS

THOMAS GREGORY, SW SUPERVISOR
1701 HIGH STREET, SUITE 101
PORTSMOUTH VA 23707
757-405-1800 X8137; FAX 757-405-1877

RADFORD DSS

TONIA HOOVER, SR SOCIAL WORKER
928 FIRST STREET
RADFORD VA 24141-4706
540-731-3663; FAX 540-731-5000
TWH750@WESTERN.DSS.STATE.VA.US

RICHMOND CITY DSS

CAROL MAYO, APS SUPERVISOR
900 EAST MARSHALL STREET
RICHMOND VA 23219
804-646-7516 OR 7340; FAX 804-646-7180
MAYOCE@CI.RICHMOND.VA.US

ROANOKE CITY DSS

BOB HENDERSON, AS SUPERVISOR
215 W CHURCH AVENUE ROOM 307
ROANOKE VA 24011
540-858-2395; FAX 540-853-2027
RLH770@LOCALAGENCY.DSS.STATE.VA.US

SUFFOLK DSS

LEONARD HORTON, ASST. DIRECTOR
P O BOX 1818
SUFFOLK VA 23439-1818
757-923-3000; FAX 757-923-3047
1HORTON@CITY.VA.US

VIRGINIA BEACH DSS

MARY DEGROUCHE, SUPERVISOR
3432 VIRGINIA BEACH BOULEVARD
VIRGINIA BEACH VA 23452
757-437-3550; FAX 757-437-3430
MBD810@EASTERN.DSS.STATE.VA.US

WAYNESBORO DSS

DENISE BOWER, SUPERVISOR
PAM TRUMBO, SOCIAL WORKER
P O BOX 1028
WAYNESBORO VA 22980-1028
540-942-6646; FAX 540-942-6658
DHB820@NORTHERN.DSS.STATE.VA.US
PAT820@NORTHERN.DSS.STATE.VA.US

WILLIAMSBURG DSS

ERMA J. MASON, MSW, APS
COORDINATOR
401 LAFAYETTE STREET
WILLIAMSBURG VA 23603
757-220-6161; FAX 757-220-6113
EBM830@EASTERN.DSS.STATE.VA.US

WINCHESTER DSS

WALTER TURKOWSKY, SW
COORDINATOR
33 EAST BOSCAWEN STREET
WINCHESTER VA 22601
540-662-3807; FAX 540-662-3279
WJT840@NORTHERN.DSS.STATE.VA.US

APPENDIX Q

VIRGINIA FINANCIAL INSTITUTION REPORTING PROJECT ADVISORY COMMITTEE

**VIRGINIA FINANCIAL INSTITUTION REPORTING PROJECT
ADVISORY COMMITTEE**

Barbara Allen

Director, Goochland DSS
PO Box 34
Goochland, VA 23063
804-556-5332; fax 804-556-4718
ballen@co.goochland.va.us

Alycia Altman

Va. Commonwealth University
Graduate Student
411 North Boulevard St., #9
Richmond, VA 23220
alyciaaltman@vcu.org

Betty Bowden

VDSS Adult Services Program Consultant
(retired)
1944 Charla Lee Lane
Virginia Beach, VA 23455
757-460-3481
bmbowden418@aol.com

Michele Bruno

State Director Crime Prevention
Va. Attorney General's Office
900 East Main St.
Richmond, VA 23219
804-371-2416; fax 804-692-0689
mbruno@oag.state.va.us

Venus Bryant

Administrative Program Specialist
VDSS Adult Services Programs
730 East Broad Street
Richmond, VA 23219
804-692-1299; fax 804-692-2209
vmb2@dss.state.va.us

Myrna Burnett

Social Work Supervisor
Staunton-Augusta DSS
P.O. Box 7
Verona, VA 24482
540-245-5839; fax 540-245-5880
mkb790@localagency.dss.state.va.us

Scott Danner

Assistant Director of Crime Prevention
Programs
Office of the Attorney General
900 East Main St.
Richmond, VA 23219
804-786-2924; fax 804-692-0689
sdanner@oag.state.va.us

Wendy Emanuele

Senior Social Worker
Louisa County DSS
PO Box 425
Louisa, VA 23093
540-967-9541; fax 540-967-0749
wae109@northern.dss.state.va.us

Jane Eshagpoor

Policy Analyst
Office of the Secretary of Health &
Human Resources
202 North 9th Street
Richmond, VA 23219
804-786-7765; fax 804-371-6984
jeshagpoor@gov.state.va.us

Joseph M. Fahed

Vice President/Regional Security
Director
SunTrust Mid-Atlantic
919 East Main St.
Richmond, VA 23219
804-782-5592; fax 804-782-7388
joe.fahed@suntrust.com

William E. W. Frayser, Jr.
Senior Vice President
Mortgage Loan Servicing
Franklin Federal Savings and Loan
4501 Cox Road
PO Box 5310
Glen Allen, VA 23058-5310
804-967-7021; fax 804-967-0586
bfrayser@franklinfederal.com

Thomas J. Gallagher
President and CEO
Better Business Bureau of Central
Virginia
701 East Franklin Street
Richmond, VA 23219
804-648-0016; fax 804-648-3115
tgallagher@richmond.bbb.org

Edith Gravelly
Aging and Disability Services
Department of Human Services
3033 Wilson Boulevard, Suite 700B
Arlington, VA 22201
703-228-1711
egrave@co.arlington.va.us

Millie Hampton (reviewer)
Service Aide II
Middlesex DSS
PO Box 216
Urbanna, VA 23175
804-758-2348; fax 804-758-2357
mjh119@central.dss.state.va.us

Henry Handy, Jr., CFE
Vice President Corporate Security
Bank of America
VA 2-300-03-11
1111 E Main Street, 3rd Floor
Richmond, VA 23219-3500
804-788-2741; fax 804-788-2801
henry.handy@bankofamerica.com

Ann K. Hedgepeth
Secretary, State Legislative Committee
AARP
7319 Shirland Avenue
Norfolk, VA 23505
757-423-2015

Barbara Jenkins
Adult Services Programs Consultant
Virginia Department of Social Services
1604 Santa Rosa Road
Wythe Building
Richmond, VA 23229
804-662-9785
baj992@central.dss.state.va.us

Susan Rosser Jones (reviewer)
Social Work Supervisor
Campbell County DSS
PO Box 860
Rustburg, VA 24588
804-332-9770; fax 332-9699
srj031@piedmont.dss.state.va.us

Robert L. Knapp
Police Officer
International Police Association
National Capital Region
6122 Plainville Lane
Dale City, VA 22193
703-598-7407
knapp650@aol.com

Ray Lamura

Director of Legislative Affairs
Virginia Bankers Association
PO Box 462
Richmond, VA 23218
804-819-4704; fax 804-643-6308
rlamura@vabankers.org

Cindy Lee

Virginia Caregivers Grant Program
Consultant
Virginia Department of Social Services
730 East Broad Street
Richmond, VA 23219
804-692-1264; fax: 804-692-2215
cml2@dss.state.va.us

William L. Lukhard

Member, State Legislative Committee
AARP
105 Dogwood Drive
Manakin-Sabot, VA 23103
804-784-5457; fax same, but call first

Marjorie Marker

Adult Services Programs Consultant
Virginia Department of Social Services
730 East Broad Street
Richmond, VA 23219
804-692-1262; fax 804-692-2215
maj2@dss.state.va.us

Thomas C. Robertson

President, Virginia Securities
Association
Andersen & Strudwick
707 East Main St.
P.O. Box 1459
Richmond, VA 23218
804-344-3800; fax 804-648-3404
trobertson@anderson-strudwick.com

Stephen Schneider, J.D.

Criminal Justice Liaison
Oregon Dept. of Human Services
Seniors and Persons with Disabilities
Services Division
500 Summer Street NE
Salem, OR 97301
503-957-4440
Stephen.schneider@state.or.us

Liz Smith

Social Worker
Richmond County DSS
PO Box 35
Warsaw, VA 22572-0035
804-333-4088; fax 804-333-0156
ems159@central.dss.state.va.us

Terry A. Smith

Adult Services Programs Manager
Virginia Department of Social Services
730 East Broad Street
Richmond, VA 23219
804-692-1208; fax 804-692-2215
tas2@dss.state.va.us

David Stasko

Adult Services Programs Consultant
Northern Regional Office
Virginia Department of Social Services
320 Hospital Drive, Suite 31
Warrenton, VA 22186
540-347-6313; fax 540-347-6331
das995@northern.dss.state.va.us

Phil Stinchcomb

Insurance Agent
Professional Insurance Agents of
Virginia and DC
PO Box 1138
636 Church Lane
Tappahannock, VA 22560
804-443-3388; fax 804-443-2239
pstinchcomb@riverlandinsurers.com

Susan VanHorn

Adult Services Supervisor
Chesapeake DSS

100 Outlaw Street
Chesapeake, VA 23320
757-382-2290; fax 757-543-1644
sxv550@eastern.dss.state.va.us

Charles Wall

Attorney
Williams Mullen
1021 East Cary Street
PO Box 1320
Richmond, VA 23218-1320
804-783-6498; fax 804-783-6507
cwall@williamsmullen.com